

Form B18 Continued
(9/97)

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0864-4
Case: 05-40705

User: user105
Form ID: 318

Page 1 of 1
Total Served: 18

Date Rcvd: May 17, 2005

The following entities were served by first class mail on May 19, 2005.

db +HUGHES, CURTIS DONALD, 982 JEFFERSON STREET, HUTCHINSON, MN 55350-3231
aty +ROSS, PAUL E, ROSS & NORTON, 287 MARSCHALL RD STE 203-A, SHAKOPEE, MN 55379-1663
db +HUGHES, TRESSA LOUISE, 982 JEFFERSON STREET, HUTCHINSON, MN 55350-3231
tr +MORATZKA, TIMOTHY D, 901 MARQUETTE AVE STE 1400, MINNEAPOLIS, MN 55402-3264
6249678 BANKONE, PO BOX 901008, FORT WORTH TX 76101-2008
6249679 +CAPITAL ONE, PO BOX 6000, SEATTLE WA 98190-0001
6249681 MBNA AMERICA, PO BOX 15026, WILMINGTON DE 19850-5026
6249687 MCLEOD COUNTY SHERIFF, MCLEOD COUNTY COURTHOUSE, GLENCOE MN 55336
6249691 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
6249682 SEARS, PO BOX 105486, ATLANTA GA 30348-5486
6249689 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6249688 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6249683 +WELLS FARGO, PO BOX 10335, DES MOINES IA 50306-0335
6249684 +WELLS FARGO BANKRUPTCY UNIT, 7000 VISTA DRIVE, MAC N8235-49, WEST DES MOINES IA 50266-9310
6249685 +WELLS FARGO FINANCIAL, PO BOX 5058, SIOUX FALLS SD 57117-5058
6249686 +YARD CARD, PO BOX 731, MAHWAH NJ 07430-0731

The following entities were served by electronic transmission on May 18, 2005 and receipt of the transmission was confirmed on:

6249680 EDI: COUNTRYWIDE.COM May 17 2005 21:44:00 COUNTRYWIDE HOME LOANS, PO BOX 660694,
DALLAS TX 75266-0694
6249682 EDI: SEARS.COM May 17 2005 21:44:00 SEARS, PO BOX 105486, ATLANTA GA 30348-5486
6249690 +E-mail: deed.bkpt.mpwr@state.mn.us May 18 2005 00:48:07 STATE OF MINNESOTA,
DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2005

Signature:

